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# Rebuilding Lives: Young people

Policy and Practice briefing  
February 2016

Maureen Crane, Louise Joly and Jill Manthorpe

Social Care Workforce Research Unit  
The Policy Institute at King's College London

Rebuilding Lives is the largest UK study to have examined the experiences of homeless people who have been rehoused through planned resettlement programmes, and the only study to have followed up formerly homeless people for five years after they were rehoused.

Five years after being resettled, many participants had made considerable progress in rebuilding their lives. They were settled in their accommodation, had created a home, and some were involved in education, training programmes or had attained employment. For several, family and social relationships had improved and some young people had started their own family. Many remained vulnerable, however, and required long-term support in order to sustain a tenancy and prevent further homelessness.

This briefing focuses on the circumstances of young people who were 17-24 years old when first resettled, and so were aged in their twenties during the Rebuilding Lives study. It proposes several policy and practice recommendations regarding the needs of formerly homeless young people. These are directed at housing providers, and managers and staff involved in delivering housing support, training and employment to young vulnerable people.

## Key findings:

- ♦ **75%** of young participants remained housed throughout the five years since resettlement. However, young people were more likely than other age groups to have experienced further homelessness – **37%** now aged 20-24 years and **17%** aged 25-29 years had become homeless again during the five years.
- ♦ Since being resettled, the number of young people involved in education, training or employment (ETE) gradually increased. After five years, **65%** were engaged in ETE activities.
- ♦ Many young participants struggled to manage financially after they were resettled, and the percentage with debts increased over time. Those aged 20-24 years were least likely to have had debts when first resettled, and most likely to have them after five years.
- ♦ **39%** of young people were living in accommodation in serious disrepair.
- ♦ There was an increase over time in the percentage of young people who reported depression or anxiety. They were also less likely than other age groups to have received tenancy support services after being resettled.



## About Rebuilding Lives

Rebuilding Lives is a study of the longer-term outcomes for formerly homeless people who were resettled into independent housing in London, Nottinghamshire and South Yorkshire. Building on an earlier study (FOR-HOME) which investigated the experiences of 400 formerly homeless people during the first 18 months post-resettlement, Rebuilding Lives attempted to contact after five years those participants who were housed and interviewed at 18 months. Of the potential 69 young participants, 54 were interviewed (52 were housed and 2 were homeless); 6 were contacted but declined an interview; one person was in prison; and 8 could not be traced. Interviews took place in 2013-14.

The Rebuilding Lives study was funded by the National Institute for Health Research (NIHR) School for Social Care Research, and was carried out by Maureen Crane, Louise Joly and Jill Manthorpe, from the Social Care Workforce Research Unit at the Policy Institute at King's College London. It was undertaken in collaboration with five homelessness sector organisations: Centrepont, Framework Housing Association, St Anne's Community Services, St Mungo's, and Thames Reach. Photo courtesy of Centrepont.

## About the Policy Institute at King's

The Policy Institute at King's College London acts as a hub, linking insightful research with rapid, relevant policy analysis to stimulate debate, inform and shape policy agendas. Building on King's central London location at the heart of the global policy conversation, our vision is to enable the translation of academic research into policy and practice by facilitating engagement between academic, business and policy communities around current and future policy needs, both in the UK and globally. We combine the academic excellence of King's with the connectedness of a think tank and the professionalism of a consultancy.

## About the Social Care Workforce Research Unit

The Social Care Workforce Research Unit (SCWRU) at King's College London is funded by the Department of Health Policy Research Programme and a range of other funders to undertake research on adult social care and its interfaces with housing and health sectors and complex challenges facing contemporary societies.

The Homelessness Research Programme is based within SCWRU. It includes studies of: the causes of homelessness; the problems and needs of homeless and formerly homeless people; transitions through and exits from homelessness; and evaluations of services for homeless people. The programme also has a role in influencing the development of policies and services to prevent and alleviate homelessness. More information can be found online at:

<http://www.kcl.ac.uk/sspp/policy-institute/scwru/res/hrp/index.aspx>

For further details contact Maureen Crane ([maureen\\_ann.crane@kcl.ac.uk](mailto:maureen_ann.crane@kcl.ac.uk)).

# Findings and what needs to happen

Most young people were glad to have been resettled, thought of their accommodation as ‘home’, and were optimistic about the future. **45%** said that relationships with their family had improved since they were resettled. They associated this with having their own accommodation, which enabled them to settle and take control of their life. Some had started their own family, and were raising children. However, **68%** were worried some or most of the time about how things were going. Their main worries concerned finances and the payment of bills, the difficulties of finding a job, and the condition of their housing or fear of losing it.

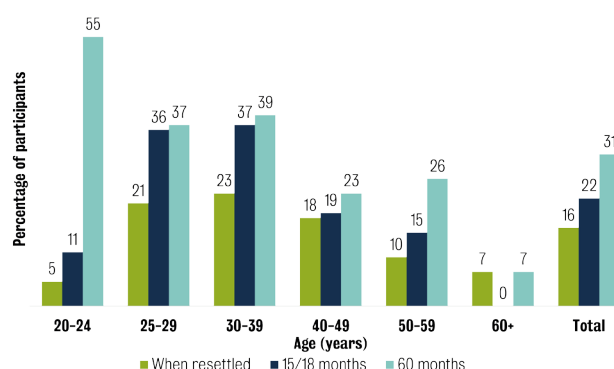
## Managing finances and debts

Living independently and establishing a home created several financial demands on young participants. After five years, the majority were struggling financially and found it hard to budget, pay bills and meet everyday living expenses:

- **63%** had an income below the UK poverty threshold.<sup>1</sup>
- **43%** ran short of money for food at times.
- **40%** had rent arrears during the previous 12 months, and **25%** had been threatened with eviction because of the arrears. **32%** still had arrears when interviewed.
- Those aged 20-24 years were most likely to have accrued large rent arrears – **14%** had arrears of **at least £1,000** when interviewed, and **9%** were under threat of eviction.
- The prevalence of debts among young participants increased after they were resettled, particularly among those aged 20-24 years. When interviewed, **86%** of this age group had debts, and **55%** owed **£1,000 or more**.

<sup>1</sup> In 2011-12, the poverty threshold for a single adult without dependent children was £128 a week after deducting for rent, service charges and water rates (McInnes, T., Aldridge, H., Bushe, S., Kenway, P., Tinson, A. Monitoring Poverty and Social Exclusion, 2013, York: Joseph Rowntree Foundation).

The prevalence of debts of £1,000+ over five years by age at 60 months



### Notes

Excludes student loans. For all time periods displayed, details only refer to the participants that were housed and interviewed at 60 months.

**‘I’m worried about my dire financial circumstances and how I can get a job and sort myself out. I don’t like being on benefits’**

## What needs to happen

More advice and training should be available to young homeless people before and after they are resettled on day-to-day budgeting, and the management of personal finances including credit and debt. Workshops and training about money management should include the importance of paying rent and utility bills.

Tenancy support workers and housing staff should collaboratively work with formerly homeless young people who have rent arrears to draw up a realistic payment plan and help the tenant adhere to this.

Tenancy support staff should encourage and assist formerly homeless young people who have large debts to access specialist debt advice services.

## Education, training and employment (ETE)

After being resettled, the number of young people involved in ETE gradually increased. At five years:

- ♦ **65%** were involved in one or more ETE activities. **53%** were working, several were at college or university, and a few were doing voluntary work.
- ♦ Most identified employment as the most important factor in terms of enhancing their quality of life and providing hope for the future.
- ♦ **20%** aged 25-29 years worked casually or under 'zero-hours' contracts – their working hours were irregular, their income was low, and this contributed to their financial difficulties. Most would have preferred to work more hours but these were unavailable. Such insecure hours can be problematic for young people who have no other source of income and are trying to re-establish themselves and live independently after a period of homelessness.

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**'Since I've started work I'm getting more and more into debt ... I'm no better working than when I was on JSA as I now have to pay full council tax and more towards my rent ... I have a zero-hours contract and only get paid for the hours I do. This week there is no work for me ... If I don't get work for a month what do I do?'**

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### What needs to happen

Wherever possible, homeless young people should be involved in ETE activities before they are resettled. Hostels and other services for homeless young people should be closely linked to employment and training provision.

Assistance should be given to formerly homeless young people by Jobcentre staff and other employment resources to help them access jobs with regular hours that meet their needs, rather than being reliant on casual employment or zero-hours contracts for anything but the short-term.

## Poor housing conditions

Many young people were living in accommodation that was poorly maintained. Almost two-fifths (**39%**) were living in housing in serious disrepair, and were experiencing problems with damp and mould, faulty heating or electrical wiring, or damage caused by floods and leaks. For some, their poor living conditions had contributed to health problems and were impacting on their life in general.

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**'I'm worried about my flat and how I'm going to sort out the problems. I'm dreading winter in this place. It would be warmer to sleep outside.'**

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### Case Study: Joe

Joe was resettled into social housing when aged in his twenties. He had been living in his accommodation for five years when interviewed. His flat was very damp and smelled musty, and there was mould on the walls in his sitting-room, bedroom and bathroom. He described the mould as 'green, white and fluffy, and it climbs my walls'. Water from the flat above him was also leaking into his flat, and he had to turn off his electricity so had no heating or hot water. He said the smell of his flat made him vomit. He could not eat or sleep there and for the past few months had been staying with various family members and friends. He had had several chesty coughs, which his GP had attributed to living in damp conditions. He had complained to his housing provider many times, but nothing had been done. As he described:

*'It's like living in squalor; it's affecting my whole life.'*

### What needs to happen

Tenancy support and housing support workers should work closely with local housing advice services on behalf of young tenants who are living in housing in disrepair to help enforce their rights.

Public health practitioners should work within local authorities and partner agencies to develop strategies and targets that tackle poor housing conditions and improve health outcomes.

## Depression and lack of support

The percentage of young people aged 20-24 years who reported mental health problems, mainly depression, increased substantially, from **9%** when first resettled to **38%** five years later.

For some young people, depression was triggered by stresses and challenges they faced after being resettled. There was also an association between reports of depression and financial problems and debts.

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**‘The burglary took its toll on me and set me back. I was doing an NVQ but became depressed, fell behind with the work, and was asked to quit the course’.**

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Young people were much less likely than other age groups to be receiving treatment or help for their mental health problems. None were in contact with mental health services.

Young people were also much less likely than other age groups to have received housing support from services after they were resettled, yet **90%** had *no* previous experience of living alone and managing a tenancy. At five years:

- Just **5%** aged 20-24 years and **10%** aged 25-29 years were receiving housing related support from services. This compares to **32%** of the overall sample.
- **48%** aged 20-24 years and **23%** aged 25-29 years identified help they would like but were not receiving. The main support they would have liked was help with budgeting, debts and eviction threats; housing repair problems; and getting into training or employment.



### What needs to happen

More attention should be given to the support needs of young homeless people who are resettled, most of whom have little or no experience of independent living. Support should be available to them until they have become accustomed to managing a tenancy and living alone.

Mental health services, including talking therapies, should be available to formerly homeless young people who require such help.

The full report, Rebuilding Lives: Formerly homeless people's experiences of independent living and their longer-term outcomes, is available online at:

<http://www.kcl.ac.uk/scwru/res/hrp/hrp-studies/rebuilding.aspx>

Other Policy and Practice briefings on: Finances and welfare benefits; Housing matters; Training and employment; and Mental health matters are also available online at the same link



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